

IN THE CLAIMS:

Please amend claims 1, 10, 31 and 37 to read as follows:

1. (Currently Amended) An account lending and borrowing system responsible for collecting, storing and forwarding account information and associated account approval information for use with prospective credit or debit transactions between terminals, on one hand, and hosts of financial institutions that maintain financial accounts and are parties to ~~said~~ credit or debit transactions, on the other, enabling account withdrawals and charge requests to be initiated by either ~~the~~ an accountholder himself or by someone other than the accountholder, using an authorization code as a substitute for ~~said~~ account and ~~the~~ associated account approval information, allowing either ~~said~~ a terminal or any other party involved in ~~said-prospective~~ a particular credit or debit transaction to acquire said account and associated account approval information from a non-fiduciary external source, not a party to ~~the~~ said transaction and herein called a "trigger server", prior to said transaction reaching it's processing host system and outside of the settlement commitments of said credit or debit transaction and its associated parties, as if said account and associated account

approval information had been supplied ~~to~~ for said transaction directly by the accountholder himself; which account lending and borrowing system comprises:

a) an input terminal in which an accountholder, ~~on~~ in a preliminary first communication session, sets up a the borrowing account by providing data indicating an account from where funds could be withdrawn or to where charges could be made and, additionally, any associated account approval information required for the effective use of said account, and account use restriction information, if any, comprising the terms and conditions for allowing a subsequent ~~external~~ credit or debit transaction to borrow and utilize said previously set up account, which account use restriction information may include a cap value on the amount of said ~~external~~ credit or debit transaction, all of which are transmitted to;

b) a trigger server, independent of the financial institution that maintains the said account, which stores said account information, as well as said ~~corresponding~~ associated account approval information along with said account use restriction information, if any, in association with an authorization code known to the accountholder, and thereafter

delivers said account information and associated account approval information, either back to said input terminal or to another party involved in said prospective credit or debit transaction, as a separate communication session, prior to said prospective credit or debit transaction request reaching its processing host system ultimately responsible for approving or denying the transaction charge, said such delivery by the trigger server, of the previously set up borrowing account in response to a request, carrying the ~~corresponding~~ associated authorization code, provided that the verification of said authorization code is successful, and that said prospective credit or debit transaction complies with said account use restriction information, if any, as initially set by the accountholder; and

c) a requesting terminal, set to participate in a prospective said credit or debit transaction with a host, which at a subsequent point in time receives an authorization code from a presenter, not necessarily the owner of the account to be used in said transaction, as an alternate payment method for said prospective credit or debit transaction, and transmits said entered authorization code to said trigger server, along with additional information, if

any, about said ~~prospective~~ credit or debit transaction, in a request for acquiring said account and associated account approval information from the trigger server, said request to the trigger server being a separate communication session independent of the ~~financial~~ credit or debit transaction itself and prior to said ~~prospective~~ credit or debit transaction request reaching its financial institution's processing host system ultimately responsible for approving or denying the transaction charge, enabling said financial institution's processing host system to receive said transaction request along with said ~~downloaded~~ acquired account and associated account approval information necessary for the effective use of the account, in place of the authorization code initially presented to said requesting terminal as an the alternative payment method for said ~~prospective~~ credit or debit transaction, said account and associated account approval information to be used in said ~~prospective~~ credit or debit transaction between said requesting terminal and host, as if said ~~downloaded~~ acquired account and its associated account approval information had been supplied ~~to~~ for said ~~external~~ credit or debit transaction directly by the accountholder himself, and provided that said

prospective credit or debit transaction request complies with said account use restriction information, if any, as initially set by the accountholder.

2. (Previously Presented) A system as claimed in claim 1, wherein the input terminal includes means for collecting and transmitting said data to said trigger server, comprising at least one of an automated teller machine, a credit or debit card block, a point of sale machine, a personal computer, a lotto machine, a touch-tone telephone, a fax machine, and a wireless device.

3. (Original) A system as claimed in claim 1, wherein the input terminal generates a random authorization code, and transmits said authorization code to the trigger server for storage and association with said account and account approval information.

4. (Original) A system as claimed in claim 1, wherein the authorization code is established by the sender via keyboard input, digitally, optically or magnetically.

5. (Previously Presented) A system as claimed in claim 1, wherein the input terminal also includes at least one of a monitor screen, a barcode reader, a printing device, a magnetic-card writer and a magnetic card reader.

6. (Previously Presented) A system as claimed in claim 5, wherein the authorization code is printed as numbers, letters, symbols, or barcode, or is digitally, magnetically or optically stored.

7. (Previously Presented) A system as claimed in claim 1, wherein the requesting terminal includes means for transmitting said authorization code to said trigger server, comprising at least one of an automated teller machine, a credit or debit card block, a point of sale machine, a personal computer, a lotto machine, a fax machine, a wireless device and a touch-tone telephone.

8. (Previously Presented) A system as claimed in claim 1, wherein the requesting terminal also includes at least one of a monitor screen, a printing device, a barcode reader and a magnetic card reader.

9. (Previously Presented) A system as claimed in claim 1, wherein the account is any account capable of being authorized electronically, including at least one of a credit account, a checking account, a savings account, a money market account, an investment account and a telephone account.

10. (Currently Amended) A method for borrowing and lending accounts that enables collection, storage and delivery of account information and associated account approval information for use with prospective credit and debit transactions between terminals and hosts of financial institutions that maintain financial accounts and are parties to said transactions, allowing account withdrawals and charge requests to be initiated by either ~~the~~ an accountholder himself or by someone other than the accountholder, using an authorization code as a substitute for ~~said~~ account information and associated account approval information, enabling either ~~said~~ a terminal or any other party involved in said ~~prospective~~ credit or debit transaction to acquire said account information and associated account approval information from a non-fiduciary external source, not a party to the transaction itself and herein called a "trigger server", prior to said charge request reaching ~~the~~ its

financial institution's processing host system ultimately responsible for approving or denying the transaction charge and outside of any settlement commitments related to said credit or debit transaction and its associated parties, as if said account information and associated account approval information had been supplied ~~to~~ for said credit or debit transaction by the accountholder himself, which method for borrowing and lending accounts comprises the steps of:

a) setting up a borrowing account for an accountholder who has said account at a financial institution, by providing data indicating (1) an account from where funds could be withdrawn or to where charges could be made, (2) any associated account approval information necessary for the effective use of said account, and (3) account use restriction information, if any, comprising the terms and conditions for allowing a subsequent ~~external~~ credit or debit transaction to utilize said account, which account restriction information may include a cap value on the amount of said [external] credit or debit transaction;

b) transmitting said data to a trigger server, independent of the financial institution that maintains the account, which trigger server stores said account information,



said ~~corresponding~~ associated account approval information and said account use restriction information, if any, for said account, in association with an authorization code known to the said accountholder;

c) entering said authorization code at a requesting terminal, as an alternate payment method for said ~~prospective~~ credit or debit transaction between said terminal and the host of the financial institution involved in the transaction;

d) causing a request to said trigger server, from either said requesting the terminal or any other party involved in said ~~prospective~~ credit or debit transaction, containing the entered said authorization code as well as additional information about said credit or debit ~~prospective~~ transaction, if available, in an attempt to acquire said previously set up account information and associated account approval information ~~corresponding to~~ associated with said authorization code, in a separate communication session prior to said ~~prospective~~ credit or debit transaction request reaching its processing host system ultimately responsible for approving or denying the transaction, said borrowed account to be used as the withdrawal or charge account for said

prospective credit or debit transaction, by the parties involved in the transaction;

e) the trigger server verifying the authenticity of the entered said authorization code as well as the compliance of said prospective credit or debit transaction with the terms and conditions associated with said authorization code, if any, as previously set by said the accountholder;

f) the trigger server delivering to said terminal or to another party involved in said the transaction, the account information and associated account approval information associated with corresponding to said entered authorization code upon validation of said entered authorization code, and prior to said prospective credit or debit transaction request reaching its processing host system ultimately responsible for approving or denying the transaction charge;

g) the trigger server enabling said processing host system to receive and utilize said account and associated account approval information ~~to be used~~ as the charge or withdrawal account for said prospective credit or debit transaction ~~between said terminal and said host~~ without further participating in any liability related to the outcome of said transaction; and

h) allowing said credit or debit transaction attempt to occur between said terminal and host utilizing the said acquired ~~said~~ account information and associated account approval information from said trigger server, as if said account information and associated account approval information had been supplied ~~to~~ for said credit or debit transaction directly by said the accountholder himself.

11. (Original) A method as claimed in claim 10, wherein accountholder is charged a service charge at the input terminal.

12. (Original) A method as claimed in claim 10, wherein a service charge is imposed at the requesting terminal.

13. (Canceled).

14. (Original) A method as claimed in claim 10, which further comprises entering a beneficiary account to where money should be remitted.

15. (Previously Presented) A method as claimed in claim 14, wherein said beneficiary account is an account capable of receiving funds electronically, including at least one of a

checking account, a money market account, an investment account, and a savings account.

16. (Previously Presented) A method as claimed in claim 14, wherein the beneficiary account is entered via at least one of a magnetic or digital card, keyboard input, and a barcode reader.

17. (Original) A system as claimed in claim 1, which further comprises means at the requesting terminal for entering personal identification.

18. (Previously Presented) A system as claimed in claim 17, wherein said identification is input via at least one of a keyboard, a magnetic or digital card, and a barcode reader.

19. (Previously Presented) A system as claimed in claim 1, wherein the accountholder is charged a service charge at the input terminal.

20. (Original) A system as claimed in claim 1, wherein a service charge is imposed at the requesting terminal.

21. (Original) A system as claimed in claim 1, which further comprises means for entering a beneficiary account to where money should be remitted.

22. (Previously Presented) A system as claimed in claim 21, wherein said beneficiary account is an account capable of receiving funds electronically, including at least one of a checking account, a money market account, an investment account, and a savings account.

23. (Previously Presented) A system as claimed in claim 21, wherein the beneficiary account is entered via at least one of a magnetic or digital card, keyboard input, and a barcode reader.

24. (Previously Presented) A method as claimed in claim 37, wherein said step of entering the authorization code at a requesting terminal further comprises a step of entering personal identification.

25. (Canceled).

26. (Previously Presented) A system as claimed in claim 1, wherein the input terminal is capable of receiving and

transmitting additional terms and conditions for the use of said accounts.

27. (Previously Presented) A system as claimed in claim 26, wherein said server is capable of storing said terms and conditions for the use of the accounts in association with said authorization codes.

28. (Previously Presented) A system as claimed in claim 27, wherein said requests for said data include additional information about said transactions.

29. (Previously Presented) A system as claimed in claim 28, wherein said additional terms and conditions include at least one of (1) a cap value on the amount of the transaction, (2) dates and times when the use of the account could or could not be permitted, and (3) the identity of payees to which the use of the account is or is not allowed.

30. (Previously Presented) A system as claimed in claim 29, wherein said server transmits said account information to said requesting terminal only if said transactions comply with said terms and conditions.

31. (Currently Amended) An account lending and borrowing system for collecting, storing and delivering data relating to chargeable financial accounts for use in credit and debit transactions, based upon authorization codes, from a computer server, called a "trigger server", that is independent of the financial institutions that maintain said accounts and any other entities that are parties to said transactions, said account lending and borrowing system comprising, in combination:

a) a trigger server which receives and stores and ~~delivers~~ data defining a plurality of chargeable ~~borrowing~~ accounts for use in prospective credit and debit transaction requests, as well as any additional information required for the effective use of said accounts, along with an authorization code associated with each account, and thereafter delivers said stored data either back to a ~~the~~ terminal or to another party to said transaction, prior to said ~~prospective~~ credit or debit transaction request reaching its processing host system ultimately responsible for approving or denying said transaction ~~request~~, said trigger server having no further participation in said transactions

and being independent of the financial institution that maintains each account;

b) an input terminal which receives said data from accountholders and transmits said data to said trigger server in order to set up the borrowing accounts; and

c) a requesting terminal which receives authorization codes from users and transmits them to said trigger server to acquire ~~said~~ borrowing account data for use in effecting said transactions;

wherein said authorization codes are responsible for acquiring ~~downloading~~ from said trigger server, ~~said~~ account information and associated account approval information necessary for the effective use of said accounts in said ~~prospective~~ credit or debit transactions, prior to said transaction requests reaching their respective financial institutions' processing host systems ultimately responsible for approving or denying said requests;

whereby said users may be said accountholders or persons acting in behalf of said accountholders.

32. (Previously Presented) A system as claimed in claim 31, wherein the input terminal is capable of receiving and



transmitting additional terms and conditions for the use of said accounts.

33. (Previously Presented) A system as claimed in claim 32, wherein said server is capable of storing said terms and conditions for the use of the accounts in association with said authorization codes.

34. (Previously Presented) A system as claimed in claim 33, wherein said requests for said data include additional information about said transactions.

35. (Previously Presented) A system as claimed in claim 34, wherein said additional terms and conditions include at least one of (1) a cap value on the amount of the transaction, (2) dates and times when the use of the account could or could not be permitted, and (3) the identity of payees to which the use of the account is or is not allowed.

36. (Previously Presented) A system as claimed in claim 35, wherein said server transmits said account information to said requesting terminal only if said transactions comply with said terms and conditions.

37. (Currently Amended) A lending and borrowing method responsible for collecting, storing and delivering financial accounts for use in credit and debit transactions, based upon authorization codes, from a computer server, herein called a "trigger server" not a party to said transactions and independent of the financial institutions that maintain[s] said accounts, which lending and borrowing method comprises the steps of:

a) collecting data defining a plurality of chargeable borrowing accounts for use in credit and debit transactions, as well as any additional information required for the effective use of said accounts;

b) transmitting said borrowing account data to a trigger server, not a party to said transactions and independent of the financial institutions that maintain said accounts;

c) said trigger server confirming receiving and storing said data in association with an unique authorization code for each the account;

d) entering authorization codes at a requesting terminal;

e) transmitting requests for acquiring said borrowing account data to said trigger server, utilizing said entered authorization codes; and

f) said trigger server validating said requests and delivering said borrowing account data associated with said entered authorization codes for use in said transactions, prior to said transactions ~~requests~~ reaching their respective processing host systems ultimately responsible for approving or denying said transactions , and with no further involvement of said trigger server in said transactions.

38. (Previously Presented) The method as claimed in claim 37, further comprising the steps of transmitting to said server, in addition to said data, terms and conditions for use of an account, and storing said terms and conditions in said server in association with said data about said account and said associated authorization code.

39. (Previously Presented) The method as claimed in claim 38, further comprising the steps of transmitting additional information about transactions to said server, in addition to said request for acquiring said data for said transaction, and validating said request only if the transaction complies with said terms and conditions.